

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alexander P. Vo  
Debtor

Case No. 18-04125-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: LyndseyPr  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db +Alexander P. Vo, 50 Fox Street, Harrisburg, PA 17109-3811  
5114232 +Affiliate Asset Solutions, LLC, Acct No 0411269841, 145 Technology Parkway, NW, Suite 100, Norcross, GA 30092-3536  
5114234 Camp Hill ER Physicians, P.O. Box 13693, Philadelphia, PA 19101-3693  
5121438 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5114237 +Chase Bank One Card, Acct No 4266 8415 7129, P.O. Box 15298, Wilmington, DE 19850-5298  
5114238 +Chase Bank One Card, Acct No 4266 8415 7129 0251, P.O. Box 15298, Wilmington, DE 19850-5298  
5134558 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
5114247 FST Commonwealth F.C.U., Acct No 9754 384, P.O. Box 20030, Lehigh Valley, PA 18002-0030  
5128002 +First Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030  
5138231 Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764  
5114252 Nationwide Advantage Mortgage, Acct No 2000 76, 1100 Locust Street, Department 2009, Des Moines, IA 50391-2009  
5114253 +North Shore Agency, Acct No 739184783, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
5132606 Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419  
5114256 +RUI Credit Services, Acct No 8993 1105 8020 7990, P.O. Box 1349, Melville, NY 11747-0421  
5114261 +Wells Fargo Bank, Acct No 4465 4203 4720 8639, P.O. Box 14517, Des Moines, IA 50306-3517  
5132751 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5114233 E-mail/Text: bnc-quantum@quantum3group.com Nov 12 2019 18:49:30 Boscov's,  
Acct No 5780 9760 6941 \*\*\*\*, c/o Comenity Capital Bank, P.O. Box 788,  
Kirkland, WA 98083-0788  
5114243 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 12 2019 19:00:41 CW Nexus Credit Card,  
Act No 4493 1100 1381 \*\*\*\*, 101 Crossways Park, Woodbury, NY 11797-2020  
5120867 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 12 2019 19:00:59  
CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
5121823 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 12 2019 19:00:58  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
5114235 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 12 2019 19:00:58 Capital One Bank USA,  
Act No 5178 0585 6930 5330, 10700 Capital One Way, Glen Allen, VA 23060-9243  
5114236 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 12 2019 19:01:25 Capital One Bank USA,  
Act No 4003 4491 8895 6682, P.O. Box 30281, Salt Lake City, UT 84130-0281  
5114239 +E-mail/Text: mediamanagers@clientservices.com Nov 12 2019 18:49:25 Client Services, Inc.,  
Act No 5150, P.O. Box 1503, Saint Peters, MO 63376-0027  
5114240 E-mail/Text: documentfiling@lciinc.com Nov 12 2019 18:48:31 Comcast,  
Act No 8993 1105 8020 7990, Xfinity, P.O. Box 3001, Southeastern, PA 19398-3001  
5114241 +E-mail/Text: convergent@ebn.phinsolutions.com Nov 12 2019 18:49:42 Convergent Outsourcing,  
Act No T-58018600, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004  
5114242 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 12 2019 18:49:46  
Credit Collection Service, Acct No 5959 \*\*\*\*, P.O. Box 447, Norwood, MA 02062-0447  
5114244 E-mail/Text: bankruptcynotices@dcicollect.com Nov 12 2019 18:49:43 Diversified Consultants,  
Act No 0924 8412 4000 001, P.O. Box 551268, Jacksonville, FL 32255-1268  
5114246 +E-mail/Text: bknotice@ercbpo.com Nov 12 2019 18:49:36 Enhanced Recovery Company,  
Act No 1931 7\*\*\*, P.O. Box 57547, Jacksonville, FL 32241-7547  
5114245 +E-mail/Text: bknotice@ercbpo.com Nov 12 2019 18:49:36 Enhanced Recovery Company,  
Act No 1761 6\*\*\*\* \*\*\*\*, P.O. Box 57547, Jacksonville, FL 32241-7547  
5114248 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Nov 12 2019 18:49:50  
JH Portfolio Debt Equity, Acct No 2083 P121 \*\*\*, 5757 Phantom Drive, Suite 225,  
Hazelwood, MO 63042-2429  
5114249 +E-mail/Text: bncnotices@becket-lee.com Nov 12 2019 18:49:26 Kohl's Department Store,  
Act No 052 5494 282, P.O. Box 3115, Milwaukee, WI 53201-3115  
5114250 +E-mail/Text: unger@memberslist.org Nov 12 2019 18:49:46 Members 1st F.C.U.,  
Act No 3111 10\*\*\*, 5000 Louise Drive, Mechanicsburg, PA 17055-4899  
5114251 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 12 2019 19:01:00 Merrick Bank,  
Act No 4493 1100 1381 2279, P.O. Box 660175, Dallas, TX 75266-0175  
5114254 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 12 2019 19:00:59  
Portfolio Recovery Associates, Acct No 2117 0100 1523 \*\*\*\*, 120 Corporate Bld, Suite 100,  
Norfolk, VA 23502-4962  
5114255 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 12 2019 19:00:40  
Portfolio Recovery Associates, Acct No 4003 4491 8895 \*\*\*\*, 120 Corporate Bld, Suite 100,  
Norfolk, VA 23502-4962  
5136670 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 12 2019 19:12:39  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
5114685 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 12 2019 19:00:59  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5129043 E-mail/Text: bnc-quantum@quantum3group.com Nov 12 2019 18:49:30  
Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788,  
Kirkland, WA 98083-0788

District/off: 0314-1

User: LyndseyPr  
Form ID: pdf010

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Nov 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5114257 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Nov 12 2019 19:00:39 T-Mobile,  
Acct No 959817567, P.O. Box 51843, Los Angeles, CA 90051-6143  
5118478 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 12 2019 19:00:41 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848  
5114258 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 12 2019 18:49:29 The BonTon,  
Acct No 2117 0100 1523 \*\*\*\*, P.O. Box 182789, Columbus, OH 43218-2789  
5136468 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 12 2019 19:01:26 Verizon,  
by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
5114259 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 12 2019 18:48:30  
Verizon Wireless, Acct No 9248 4124 00\*\*, P.O. Box 26055, Minneapolis, MN 55426-0055  
5114260 E-mail/PDF: gecscedi@recoverycorp.com Nov 12 2019 19:00:58 Walmart Dual Card,  
Acct No 5239 1411 1003 \*\*\*\*, P.O. Box 965024, Orlando, FL 32896-5002

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com  
James M Bach on behalf of Debtor 1 Alexander P. Vo JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Alexander P. Vo  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)    
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:18-bk-04125-HWV**

Social Security number or ITIN **xxx-xx-0520**  
EIN **- - - - -**  
Social Security number or ITIN  
EIN **- - - - ~**

**Amended Order of Discharge****12/18**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexander P. Vo

By the  
court:

11/8/19



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**